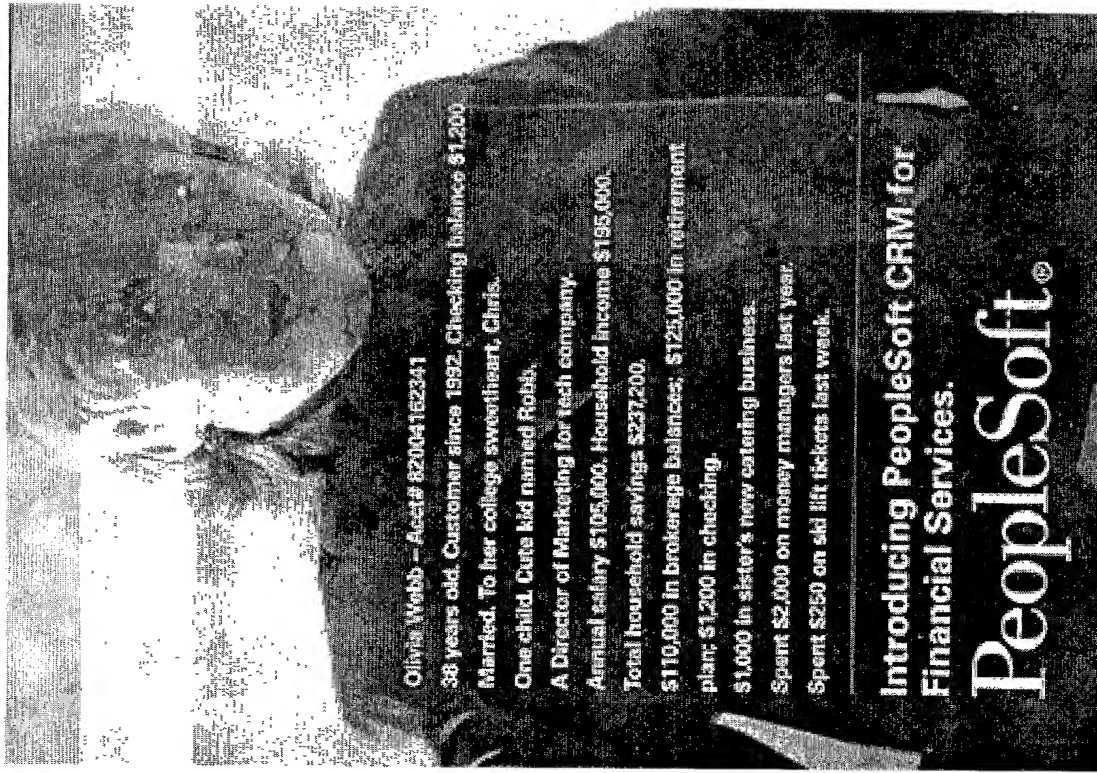


FIGURE 1

205710"4E89407



Olivia Webb - Acct# 82004162341
38 years old. Customer since 1992. Checking balance \$1,200.
Married. To her college sweetheart, Chris.
One child. Cute kid named Robb.
A Director of Marketing for tech company.
Annual salary \$105,000. Household income \$195,000.
Total household savings \$237,200.
\$110,000 in brokerage balances. \$125,000 in retirement plan; \$1,200 in checking.
\$1,000 in sister's new catering business.
Spent \$2,000 on money managers last year.
Spent \$250 on ski lift tickets last week.

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1024

1022

FIGURE 2

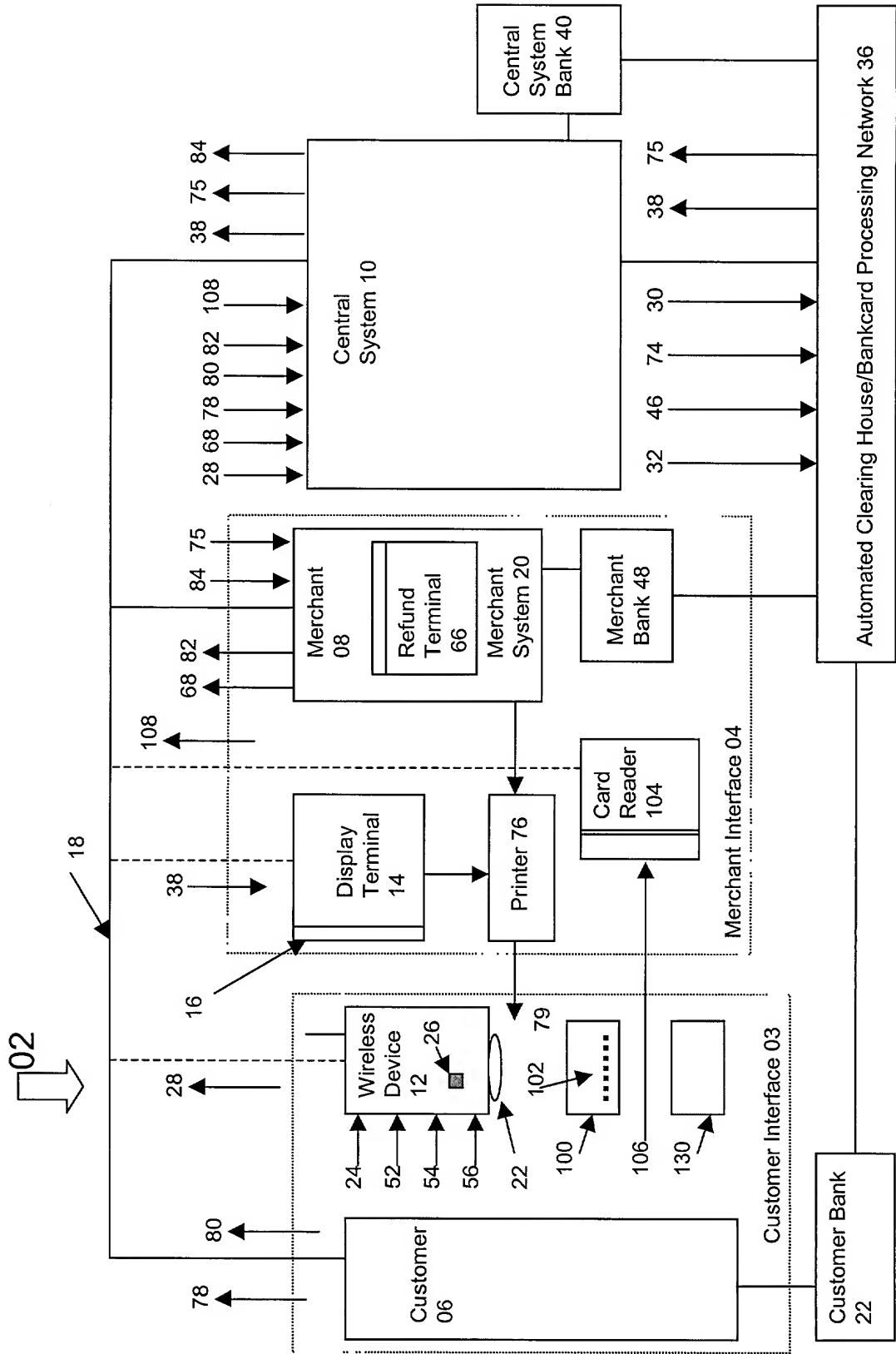


FIGURE 3

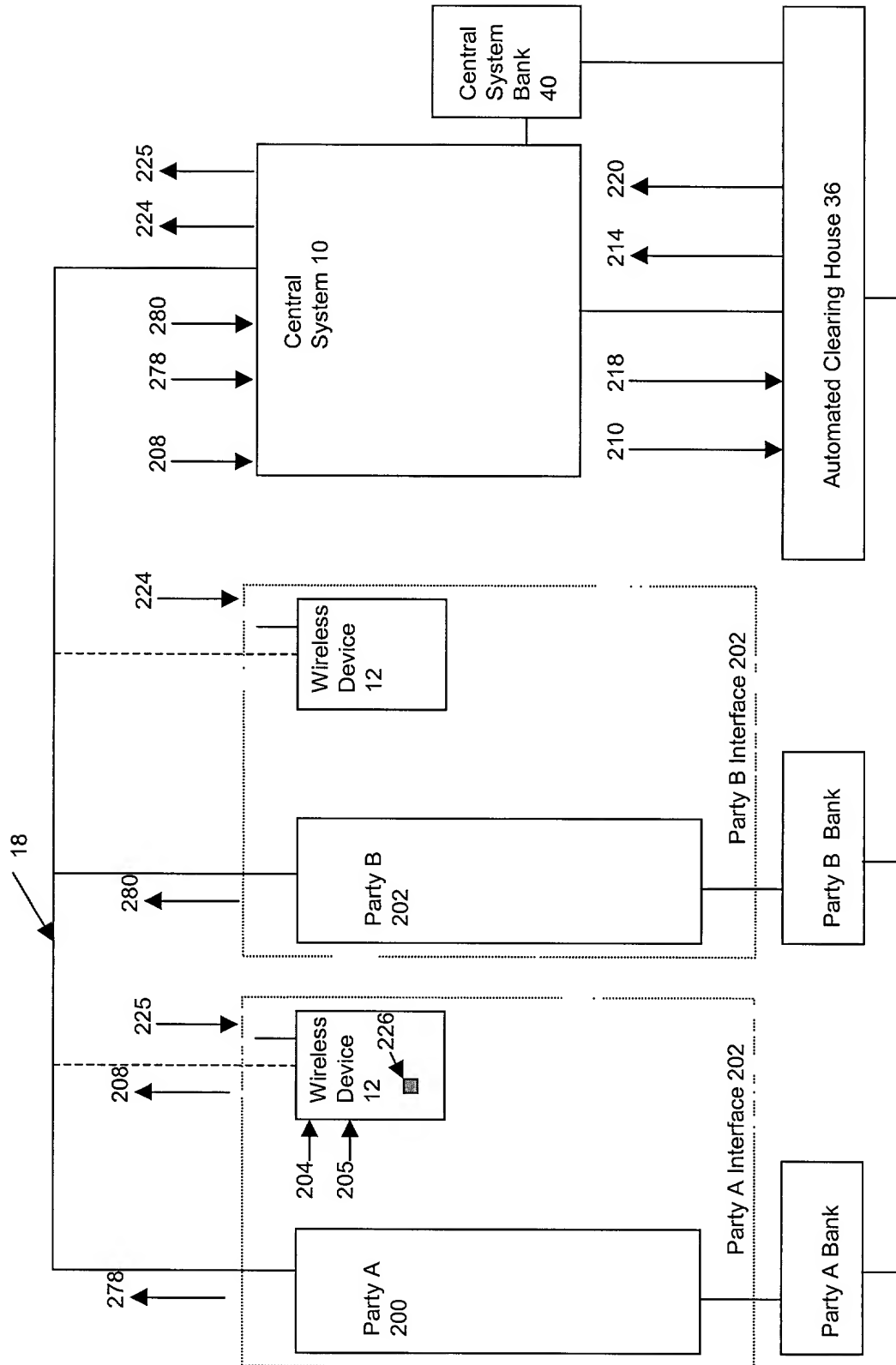


FIGURE 4

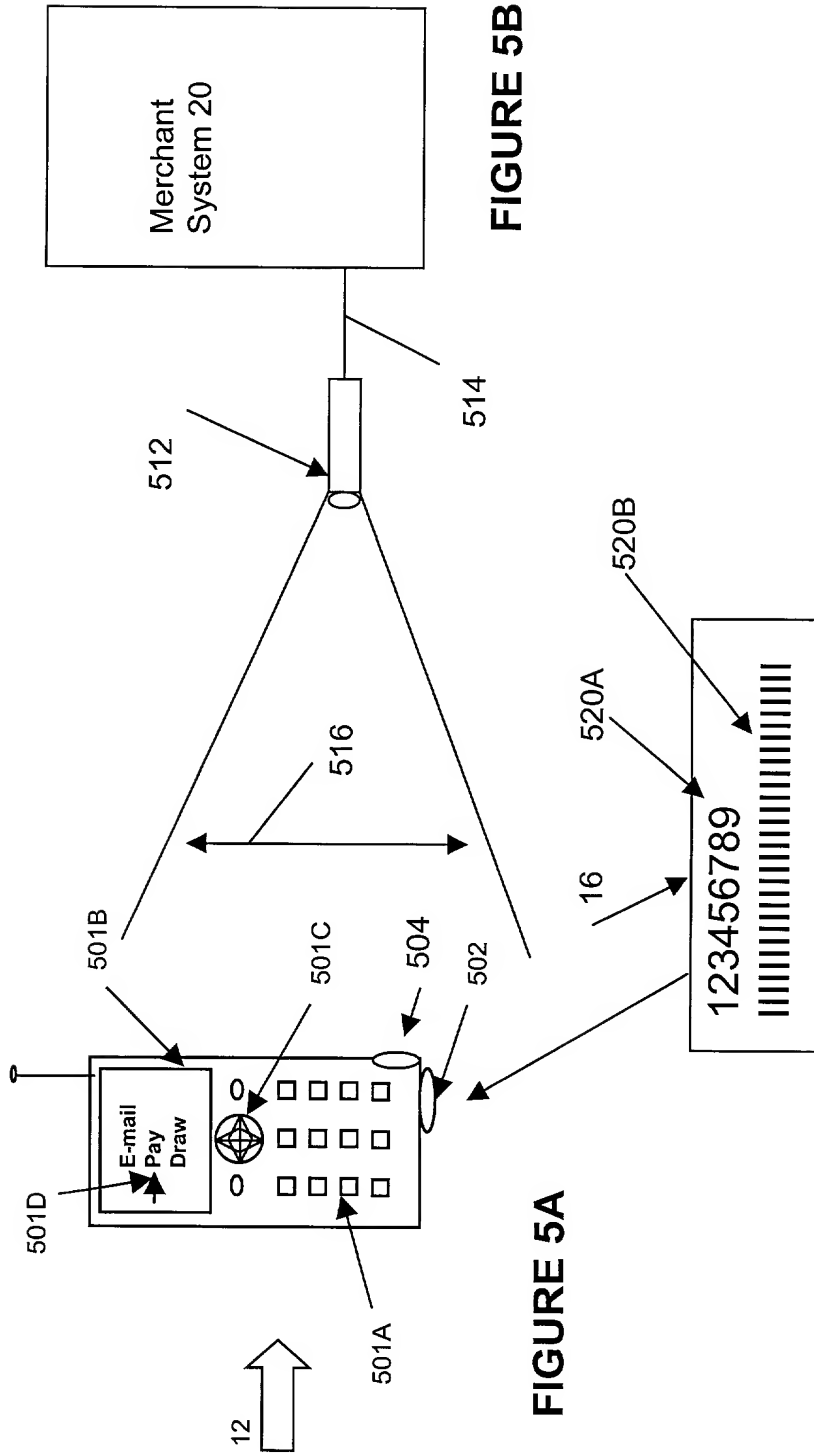


FIGURE 5B

FIGURE 5C

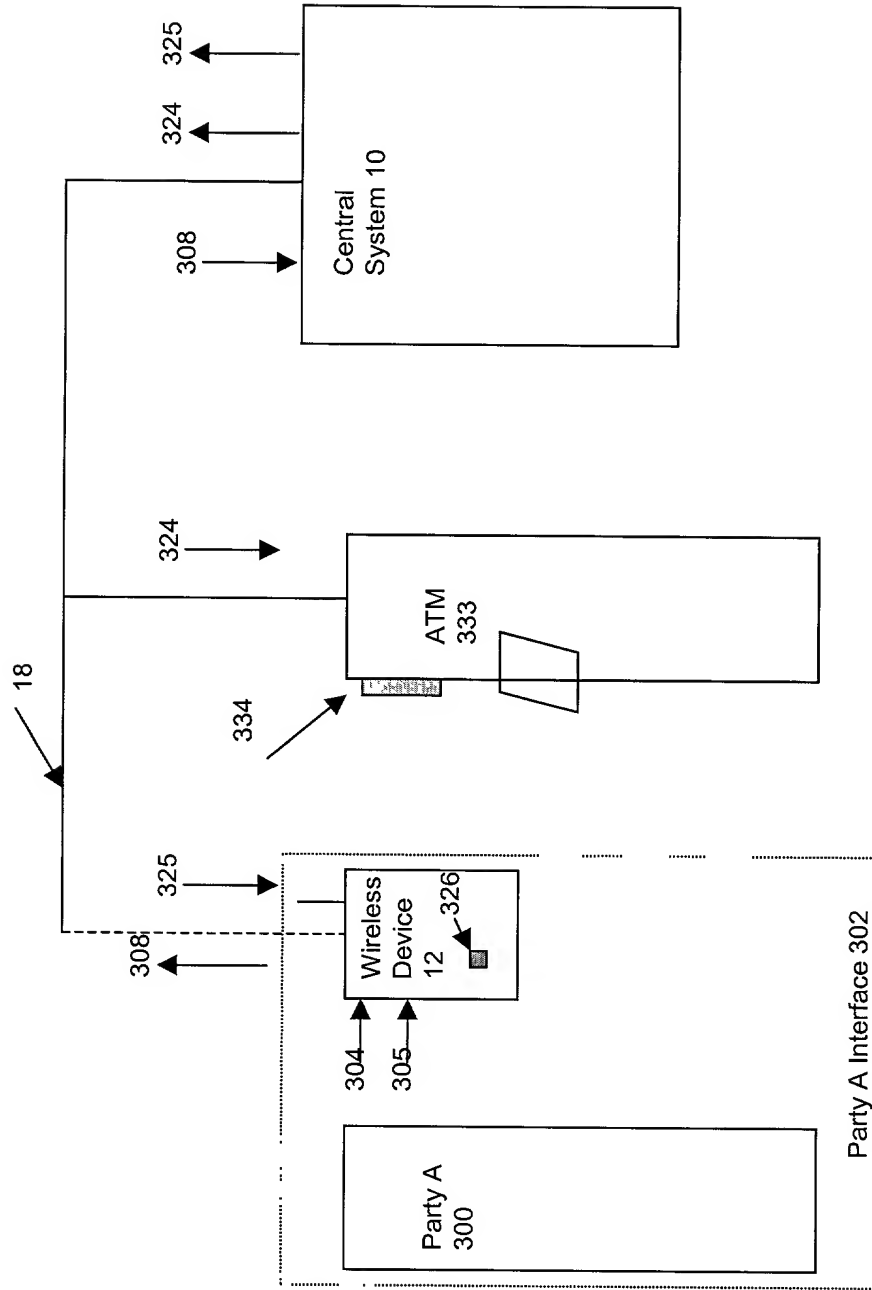


FIGURE 6

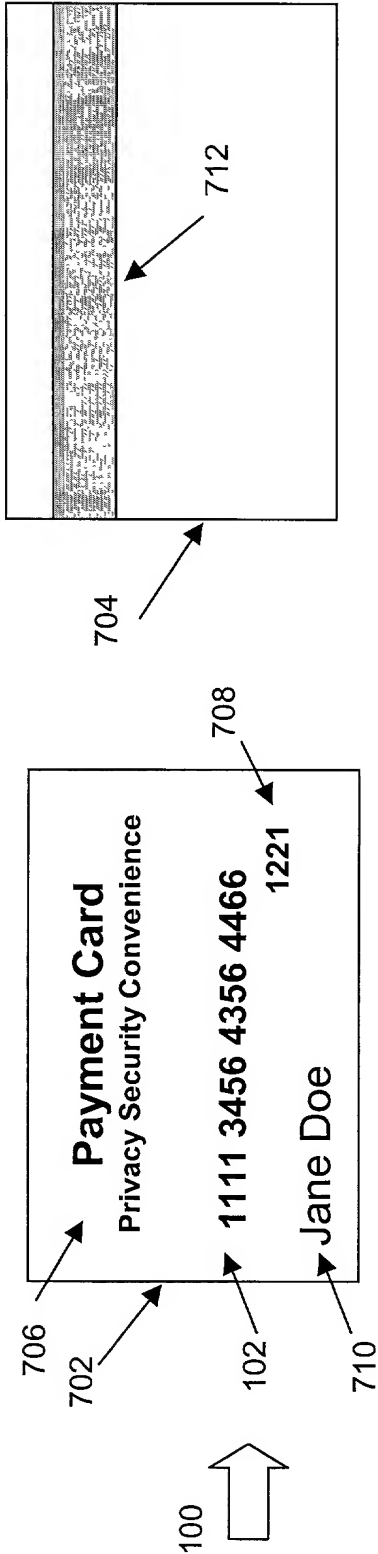


FIGURE 7A

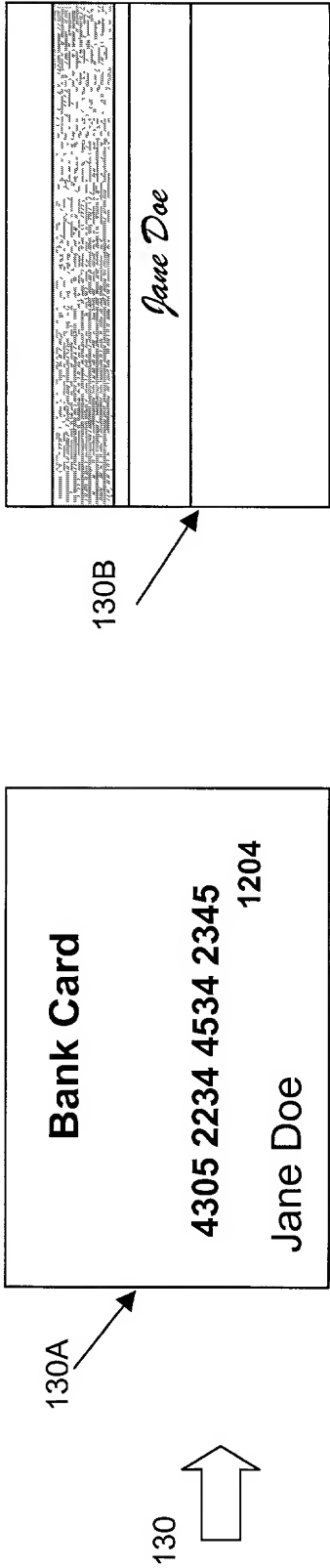


FIGURE 7B

Receive payment card data (16 digit card Number, 4 digit date, CPIN)	720
Parse 16 digit card number into four sub-sets as 1-4digit, 2-4digit, 3-4digit, 4-4digit And using the 4 digit date read corresponding offsets from Table A 732	722
Apply the four offsets to the four 4-digits numbers as follows: New First-4 digit = First-4 digits plus offset1 New Second-4 digit = Second-4 digits plus offset2 New Third-4 digit = Third-4 digits plus offset3 New Fourth-4 digits = Fourth-4 digits plus offset 4	724
Customer id 854 = Combination of (New First-4digits, New Second- 4digits, New Third- 4digits, New Fourth-4digits)	726
Using customer id 854 and CPIN 856 Read database 838B To find Actual Bankcard number data 858	728

Table A 732	
Date 708:	Offsets 760
1221	3 3 4 5
1222	4 5 6 7

FIGURE 7C

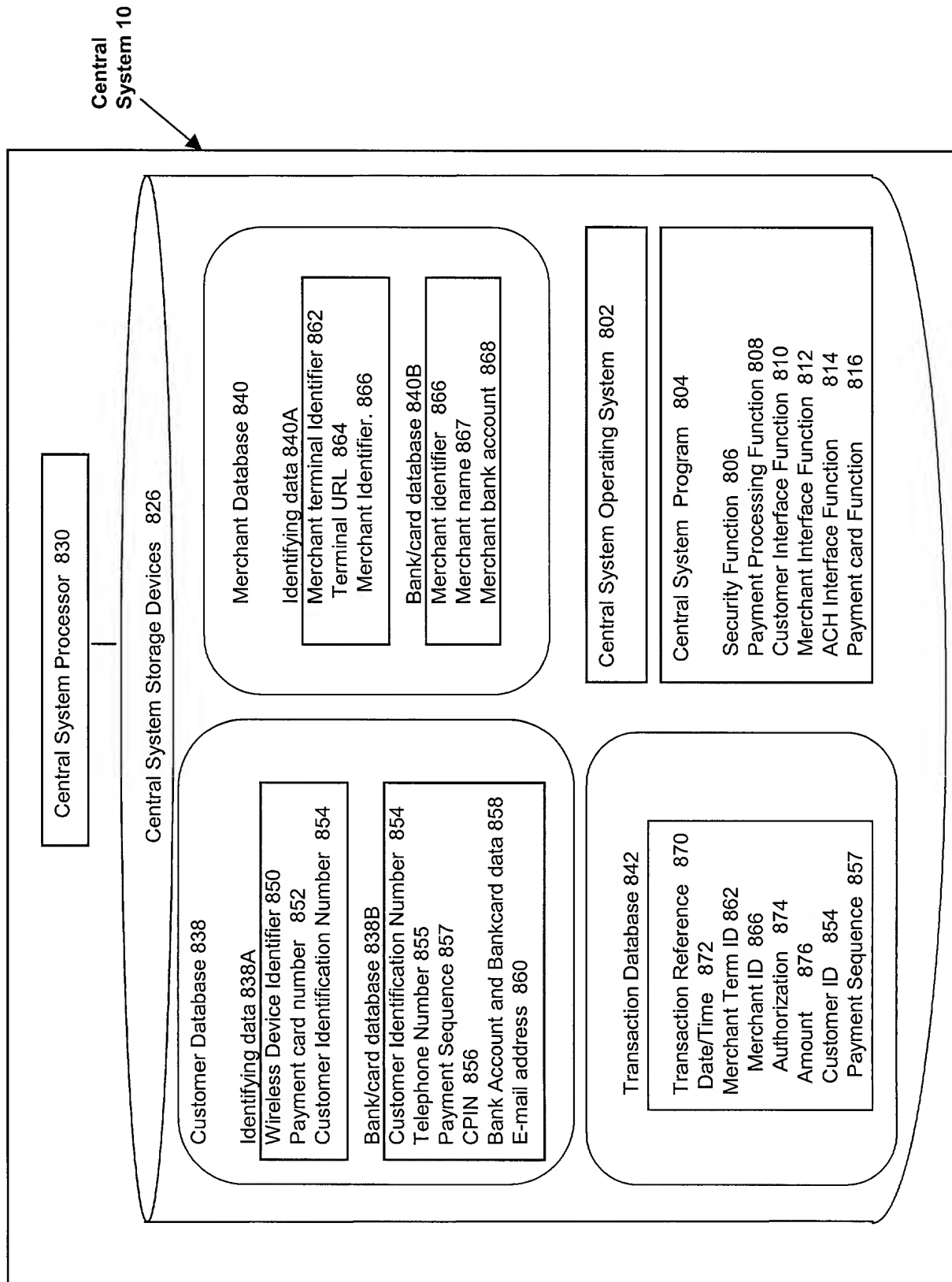


FIGURE 8

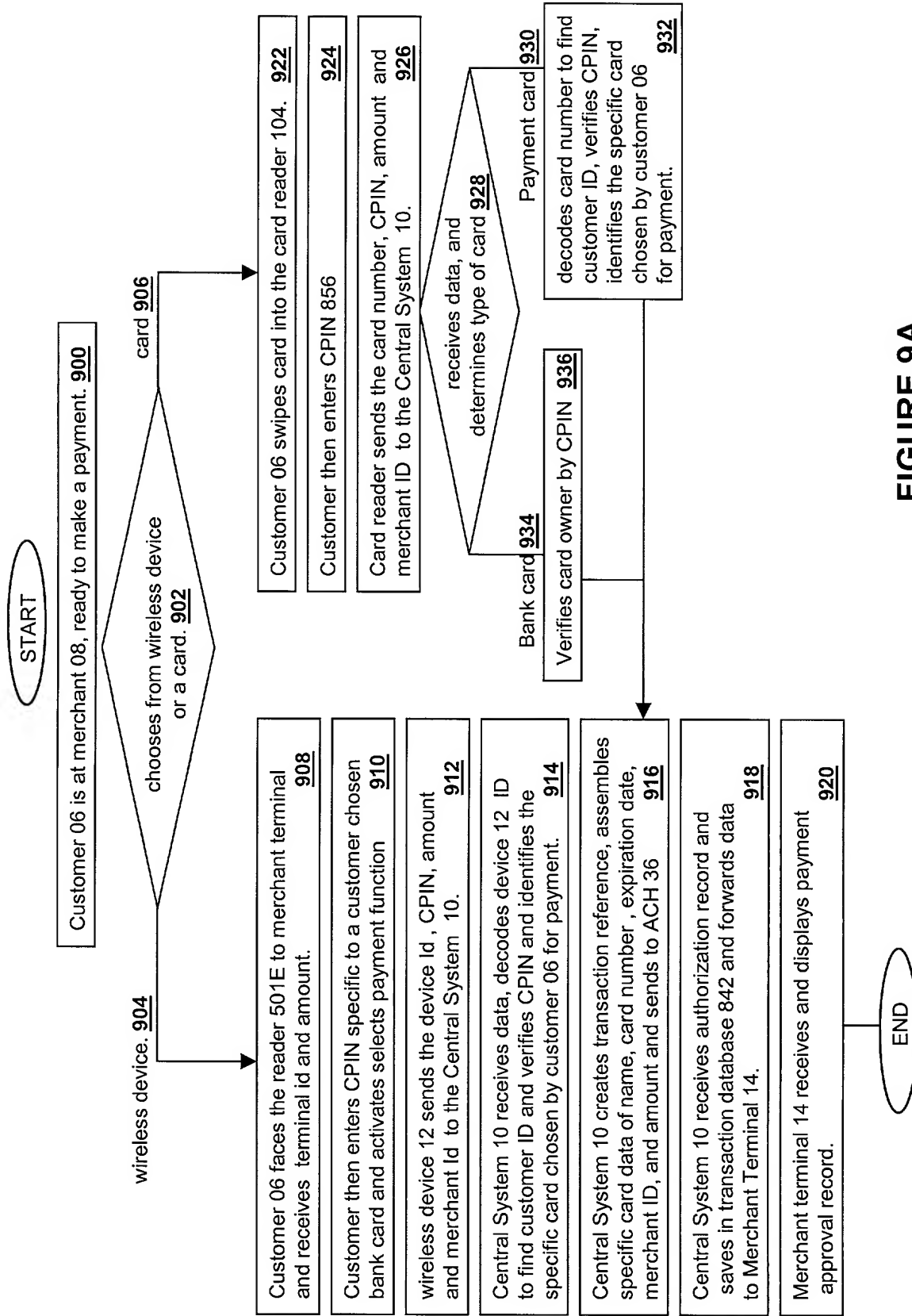


FIGURE 9A

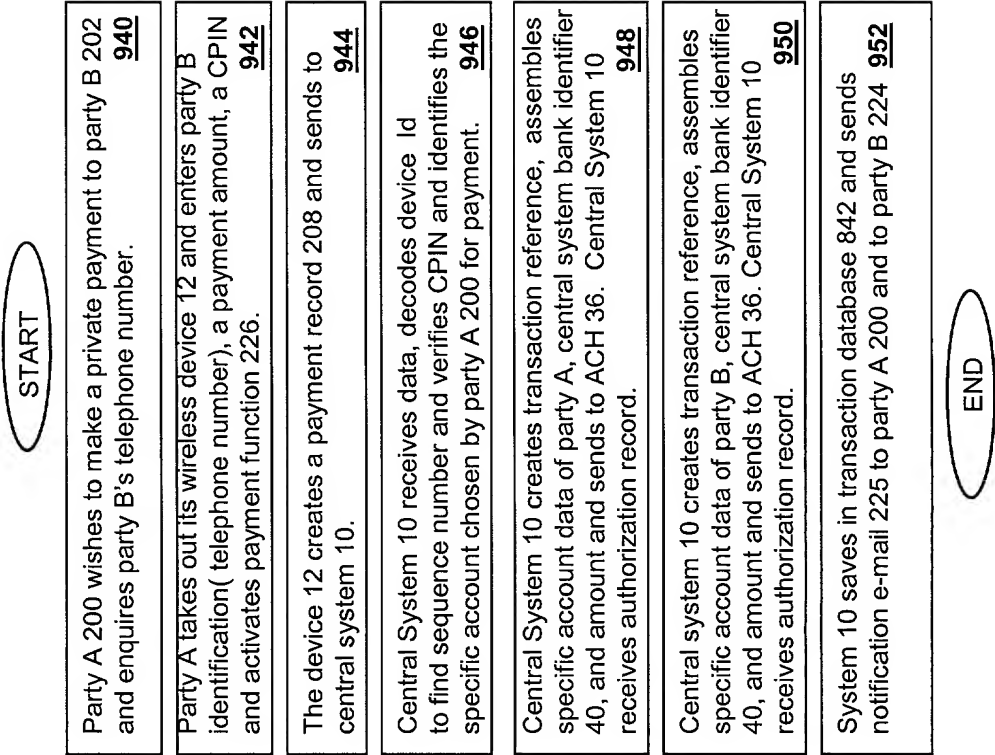


FIGURE 9B